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**CONFIDENTIAL:** Contains financial institution regulatory information as well as trade secrets and proprietary information, confidential treatment is sought pursuant 5 U.S.C § 522(b)(8) and 5 U.S.C. § 552(b)(4). Litton reserves its rights under 31 C.F. R. § 1.6 to object to any disclosure and to receive a 10-day advance notice should MHA-C overrule our objections to disclosure and determine to release this letter or any attachments.

September 30, 2010

Making Home Affordable-Compliance  
8000 Jones Branch Drive,  
Attn: J.T. Warner, Mailstop C3F  
McLean, VA 22102

Re: Litton Loan Servicing LP Initial HAMP Compliance Certification

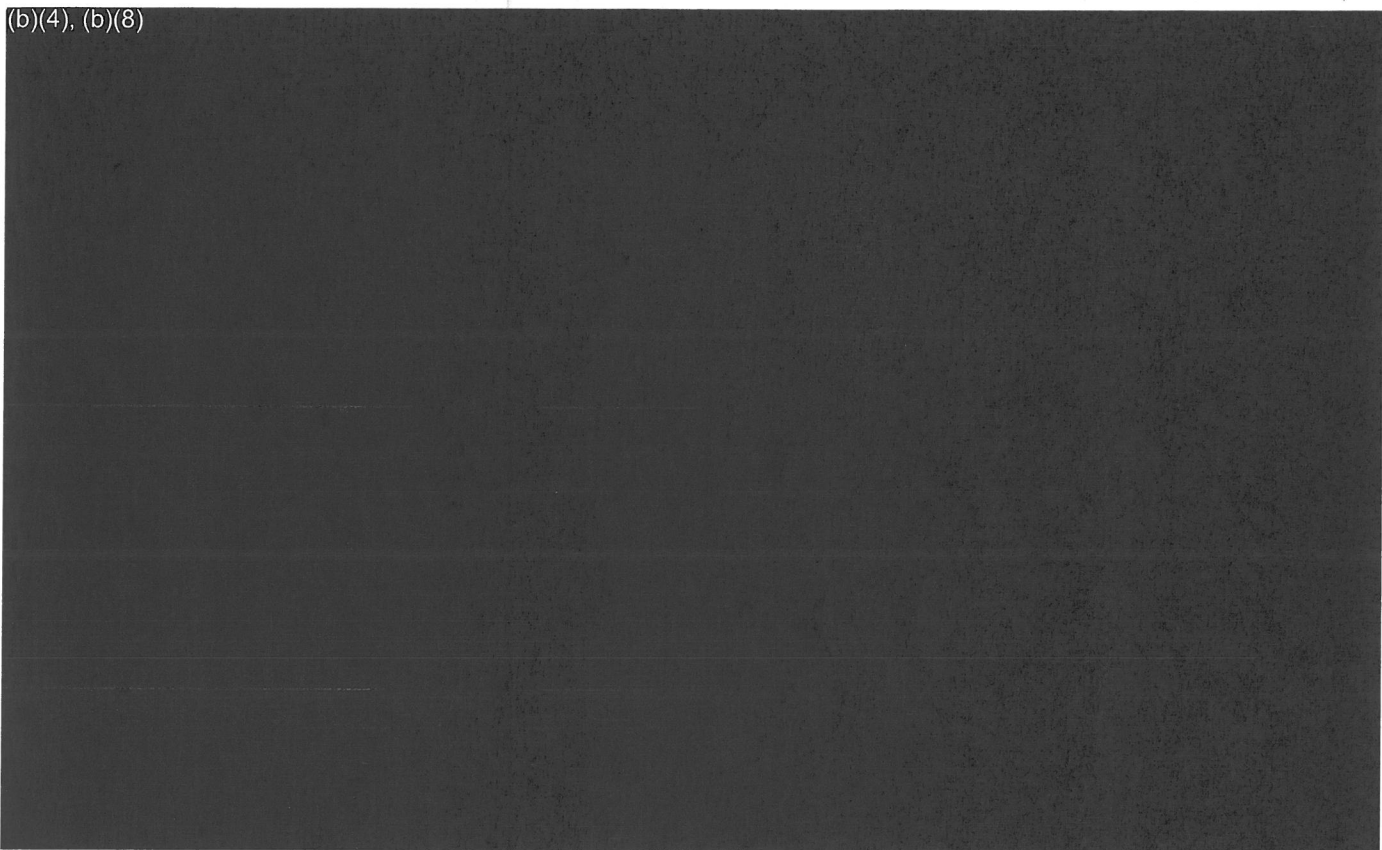
Dear Mr. Warner:

We are pleased to submit herewith Litton Loan Servicing LP's ("Litton") Initial Certification required by the Home Affordable Modification Program ("HAMP").

As set forth in the Certification, Litton believes that it is materially in compliance with HAMP requirements, taking into consideration, among other things, (1) the nature of the compliance requirements, which may or may not be quantifiable in monetary terms, (2) the nature and frequency of any issues that may from time to time have arisen, and (3) qualitative considerations, including the impact on HAMP goals and objectives.

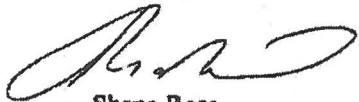
Although Litton is not aware of any instances of non-compliance that it believes had a material effect on its ability to comply with HAMP requirements, we take this occasion to note the following areas where Litton took steps to strengthen processes and/or addressed issues related to HAMP. As previously discussed with Making Home Affordable ("MHA") and MHA-Compliance ("MHA-C"), these areas include:

(b)(4), (b)(8)



We continue to monitor our compliance with HAMP requirements, and will notify MHA-C of any issues that come to our attention. We would be pleased to answer any questions regarding our Certification, and our materiality determination on issues related to HAMP program requirements. If you have any questions or comments, please do not hesitate to contact me at (713) 966-8948.

Sincerely,



Shane Ross  
Chief Operating Officer  
Litton Loan Servicing LP